

**Exhibit D**

## BUYERS PAYMENT INFORMATION

Loan Number: 3003 Date: December 16, 2005

Borrower: Lynn Chapman Greene

Property: 6526 Wauconda Drive Larkspur, CO 80118

## Monthly Payment

Principal & Interest	\$ 2,299.75
PMI/MIP Reserve	\$
County Tax Reserve	\$ 114.91
City Tax Reserve	\$
Hazard Insurance Reserve	\$ 57.75
	\$
	\$
	\$
Less Buydown Subsidy	\$
To Round Payment	\$
TOTAL MONTHLY PAYMENT	\$ 2,472.41

**ALL PAYMENTS ARE DUE ON THE FIRST DAY OF EACH MONTH AND DELINQUENT  
THE SECOND**

Payment coupons will be mailed directly to you. If your payment coupons do not arrive by the 25th of the month preceding your first payment, please mail your check for the total payment amount to:

GMAC Mortgage  
P.O. Box 780  
Waterloo, IA 50704

Make sure to reference your loan number on all remittances. Please contact the Loan Servicing Department at the above location should you have any questions.

YOUR FIRST PAYMENT IS DUE: February 1, 2006

The undersigned borrower(s) hereby acknowledge receipt of a copy of this letter on 16th day of December 2005.

Lynn Chapman Greene

9044.CV (12/00) 601383003

GOTO(000d8c7f)

## Initial Escrow Account Disclosure Statement

Required by Section 10(c)(1) of the Real Estate Settlement Procedures Act (RESPA)

U.S. Department of Housing and Urban Development

Clarion Mortgage Capital, Inc.  
9034 East Easter Place # 100  
Centennial, CO 80112  
(303) 843-0777Lynn Chapman Greene  
6526 Wauconda Drive  
Larkspur, CO 80118

Date: December 16, 2005

## TYPE OF LOAN

 FHA  FmHA  Conv. Unins.  Conv. Ins.  VA

Loan Number:

3003

## ESCROW ACCOUNT INFORMATION

The terms of your loan may require you to have an escrow account to assure that certain obligations relating to the mortgaged property such as taxes, insurance premiums, and other charges, are paid. The amount specified below will be collected, along with your mortgage principal and interest payments, during the first 12 months or prior to the Note Holder's Annual Escrow Analysis (whichever comes first) after your account is opened to pay these anticipated expenses.

Your monthly mortgage payment for the coming year will be \$ 2,472.41 of which \$ 2,299.75 will be principal and interest (P & I), and \$ 172.66 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Cushion Amount Chosen By Servicer: \$ 345.32

Starting Balance: \$ 1,208.60

Credit To Borrower, HUD-1 &amp; HUD-1A: \$ (344.75)

Period	Payment to Escrow Account	Description	Payment From Escrow Account	Monthly Balance
02/01/06	172.66	County Taxes - 689.45	689.45	691.81
03/01/06	172.66			864.47
04/01/06	172.66			1,037.13
05/01/06	172.66	County Taxes - 689.45	689.45	520.34
06/01/06	172.66			693.00
07/01/06	172.66			865.66
08/01/06	172.66	Hazard Insurance - 693.00	693.00	345.32
09/01/06	172.66			517.98
10/01/06	172.66			690.64
11/01/06	172.66			863.30
12/01/06	172.66			1,035.96
01/01/07	172.66			1,208.62

SIGNATURES ARE OPTIONAL. By signing below, I/We acknowledge receipt of a copy of this addendum to the HUD Settlement Statement.

X  12/16/05 Date X Date  
Lynn Chapman Greene

X Date X Date  
X Date X Date  
X Date X Date

If you have any questions about this initial Escrow Account Statement, please contact:

Clarion Mortgage Capital, Inc.

(303) 843-0777

Telephone Number

NOTE: Please keep this Disclosure Statement for comparison with the actual activity outlined in your Annual Analysis Statement. Refer to your HUD Settlement Statement for detailed information on taxes and insurance premiums.

1389.CV (6/05) 601383003